

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

Jonathan Schwalb, Esq.  
Friedman Vartolo LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
212-471-5100  
bankruptcy@friedmanvartolo.com

In Re:

Catherine G. Yang

Case No.: 18-19559

Judge: Rosemary Gambardella

Chapter: 13

**APPLICATION FOR EXTENSION OR  
EARLY TERMINATION OF LOSS MITIGATION PERIOD**

The undersigned is the Secured Creditor Attorney in this matter. On September 11, 2018, a Loss Mitigation Order was entered concerning:

Property: 821 9th Street Secaucus, NJ 07094

Creditor: SN Servicing Corporation as Successor to Shellpoint Mortgage

Pursuant to the Loss Mitigation Order, the Loss Mitigation Period will expire on May 5, 2019.

For the reason(s) set forth below, the Creditor hereby requests:

☐ An extension of the Loss Mitigation Period to \_\_\_\_\_.

☒ Early termination of the Loss Mitigation Period, effective Immediately.

Set forth the applicant's reason(s) for the above request:

Catherine G Yang (Debtor) was denied a loan modification due to "No Response." A copy of the denial letter is attached as "Exhibit A."

Dated: April 17, 2019

/s/ Jonathan Schwalb, Esq.  
Applicant's signature

# EXHIBIT A



323 FIFTH STREET (95501)  
P.O. BOX 35  
EUREKA, CA 95502  
800-603-0836  
FAX (707) 443-1562  
8:00 a.m. - 5:00 p.m. PST  
Main Office NMLS #5985  
Branch Office NMLS #9785

*YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.*

**Para información en español llame al (800) 603-0836 ext 2660 / 2643**

4/2/2019

CATHERINE G YANG  
821 9TH ST  
SECAUCUS NJ 07094

SN Loan#: [REDACTED]  
Property Address: 821 9TH STREET, SECAUCUS NJ 07094

### **Cancellation Notification**

Dear CATHERINE G YANG,

PLEASE BE ADVISED: SN Servicing Corporation has cancelled our review of your account for mortgage assistance or loss mitigation options due to the following reason(s):

☒ **No Response:** We did not receive a timely response to our offer to review your account for mortgage assistance.

☐ **Incomplete:** We did not receive all documents required for SN Servicing to complete our review process. You were sent a prior notification specifying the required documents along with a reasonable timeframe for you to submit, and you have not met these requirements as outlined.

If your loan is delinquent, collection activity may continue, including referral to foreclosure or foreclosure sale, unless prohibited by applicable law.

If you have any questions about this notification, please contact us during our normal business hours. Your asset manager is **Megan Lynch** and is available toll free by calling 800-603-0836 Monday through Friday from 8:00 am to 5:00 pm PST.

You may also contact the following agencies to explore other assistance resources that may be available to you:

- For help exploring your options, the Federal Government provides contact information for housing counselors, which you can access by contacting Consumer Financial Protection Bureau toll-free nationwide number (855) 411-2372 or online at [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

- Comprehensive foreclosure avoidance assistance is available 24 hours a day at HOPE NOW toll-free nationwide number (888) 995-HOPE (4673)
- For your information, HUD-approved housing counseling agencies cannot charge you to help you explore your options. You may arrange an appointment with a HUD-approved housing counselor by calling the HUD toll-free nationwide number (800) 569-4287 or TDD (800) 877-8339 or online at [www.hud.gov](http://www.hud.gov)
- If you are a Service member or dependent, or both, you may request relief under the Servicemembers Civil Relief Act (SCRA). For more information, contact Military OneSource toll-free number nationwide number (800) 342-9647.

Respectfully,

Megan Lynch  
SN Servicing Corporation  
323 5th Street  
Eureka, CA 95501  
(800) 603-0836

SN Servicing Corporation is a Licensed Mortgage Servicer with the North Carolina Commissioner of Banks (NCCOB), license number S-146081.

For Colorado residents - SN Servicing Corporation may also be contacted at the following address or phone number during normal business hours: Colorado Manager, Inc, 80 Garden Center, Suite 3, Broomfield, CO 80020, 303-920-4763 office or 303-920-4767 fax.

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**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on September 11, 2018 :

Property: 821 9th Street Secaucus, NJ 07094

Creditor: SN Servicing Corporation as Successor to Shellpoint Mortgage

and a Request for

- ☐ Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown
- ☒ Early Termination of the Loss Mitigation Period having been filed by Secured Creditor,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including \_\_\_\_\_ .

The Loss Mitigation Period is terminated, effective Immediately .

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Jonathan Schwalb, Esq.  
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New York, New York 10004  
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bankruptcy@friedmanvartolo.com

In Re:

Catherine G. Yang

Case No.: 18-19559

Chapter: 13

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Hon. Judge: Rosemary Gambardella

**CERTIFICATION OF SERVICE**

1. I, Theodore Weber :

☐ represent \_\_\_\_\_ in the this matter.

☒ am the secretary/paralegal for Jonathan Schwalb, Esq., who represents  
SN Servicing Corporation in the this matter.

☐ am the \_\_\_\_\_ in the this case and am representing myself.

2. On April 17, 2019, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

- Application for Early Termination of Loss Mitigation Period

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: April 17, 2019

/s/ Theodore Weber  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Catherine G. Yang 821 9th Street Secaucus, NJ 07094	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Debtor(s) Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)